

DECLARATION AND POWER OF ATTORNEY



As a below named inventor, I hereby declare that:

My residence, post office and citizenship are as stated below next to our name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter claimed and for which a patent is sought on the invention entitled "PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION TECHNIQUE", the specification of which

☐ is attached hereto. ☒ was filed on August 1, 2003 as Application Serial No. 10/631,970 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is known to me to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):

Number Country Day/Month/Year filed

Priority Claimed

Yes No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, We acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U. S. Application(s):

Serial No. Filing Date

Status: Patented, Pending, Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorney(s) and/or agent(s): Alfred A. Stadnicki, Reg. No. 30,226; Larry N. Anagnos, Reg. No. 32,392; Donald Antonelli, Reg. No. 20,296; Frederick D. Bailey, Reg. No. 42,282; Carl I. Brundidge, Reg. No. 29,621; Hung H. Bui, Reg. No. 40,415; Sterling W. Chandler, Reg. No. 51,370; James N. Dresser, Reg. No. 22,973; Melvin Kraus, Reg. No. 22,466; Gregory E. Montone, Reg. No. 28,141; David C. Oren, Reg. No. 38,694; Alan E. Shiavelli, Reg. No. 32,087; Ronald J. Shore, Reg. No. 28,577; Paul J. Skwierawski, Reg. No. 32,173; William I. Solomon, Reg. No. 28,565; Donald E. Stout, Reg. No. 26,422; Ralph T. Webb, Reg. No. 33,047 and Harold A. Williamson, Reg. No. 20,212; all of:

Antonelli Terry, Stout & Kraus, LLP
Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209

with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to Alfred A. Stadnicki @ ANTONELLI, TERRY, STOUT & KRAUS, Suite 1800, 1300 North Seventeenth Street, Arlington, VA 22209

Full name of sole or first inventor: Daniel Lee Hamilton

Inventor's signature:

Daniel Lee Hamilton

Date: 2-10-2004

Residence: 5985 Homestead Ct., Hilliard, OH 43026

Citizenship: USA

Post Office Address: Same as Residence

Full name of second joint inventor: William Richard McMichael, Jr.

Inventor's signature:

Date:

Residence: 5140 Apple Grove, Cumming, GA 30040

Citizenship: USA

Post Office Address: Same as Residence

Full name of third joint inventor: Esther J. Pigg

Inventor's signature:

Date:

Residence: 109 Paleo Drive, Monroe, LA 71203

Citizenship: USA

Post Office Address: Same as Residence

Full name of fourth joint inventor: Cathy E. Webber

Inventor's signature:

Date:

Residence: 505 Trabert Ave., Atlanta, GA 30309

Citizenship: USA

Post Office Address: Same as Residence

Full name of fifth joint inventor: Hans D. Dreyer

Inventor's signature:

Hans D. Dreyer

Date: 2/10/2004

Residence: 495 Howland Dr., Gahanna, OH 43230

Citizenship: USA

Post Office Address: Same as Residence

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Inventor's signature:

Date:

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Citizenship: USA

Post Office Address: Same as Residence

Full name of fifth joint inventor: Hans D. Dreyer

Inventor's signature:

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Inventor's signature:

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